

Information to identify the case:

Debtor 1	<u>George E Bailey</u>	Social Security number or ITIN	xxx-xx-6101
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Heather L Bailey</u>	Social Security number or ITIN	xxx-xx-6163
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-10841-JNP			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

George E Bailey

Heather L Bailey
aka Heather L Crowell

6/13/22

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
George E Bailey
Heather L Bailey
Debtors

Case No. 17-10841-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Jun 13, 2022

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 15, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ George E Bailey, Heather L Bailey, 5688 Norris Ave, Millville, NJ 08332-7771
516662353	+ NJSVS, Surcharge Violation System Office, PO Box 4850, Trenton, NJ 08650-4850
516594019	+ State of New Jersey Surcharge Violation, PO Box 4850, Trenton, NJ 08650-4850
516594020	+ Terri Swenson, 11 Bertini Dr, Bridgeton, NJ 08302-1201
516594021	+ Thomas Murtha/Portfolio Recovery Assoc., 140 Corporate Blvd., Norfolk, VA 23502-4952

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 13 2022 20:43:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jun 13 2022 20:43:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516778463	+ Email/Text: bncmail@w-legal.com	Jun 13 2022 20:43:00	Antio, LLC, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
516594010	EDI: BANKAMER.COM	Jun 14 2022 00:43:00	Bank of America, PO Box 15019, Wilmington, DE 19886
516594009	+ EDI: BANKAMER.COM	Jun 14 2022 00:43:00	Bank of America, POB 15222, Wilmington, DE 19886-5222
516750289	+ EDI: BANKAMER2.COM	Jun 14 2022 00:43:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
516715886	EDI: BANKAMER.COM	Jun 14 2022 00:43:00	Bank of America, N.A., PO Box 31785, Tampa, FL 33631-3785
516783277	+ EDI: RECOVERYCORP.COM	Jun 14 2022 00:43:00	Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
516594012	EDI: CITICORP.COM	Jun 14 2022 00:43:00	Citi Cards, PO Box 182564, Columbus, OH 43218
516594017	EDI: CITICORP.COM	Jun 14 2022 00:43:00	Sears, PO Box 183081, Columbus, OH 53218-3081
516611781	Email/Text: Bankruptcy.RI@Citizensbank.com	Jun 13 2022 20:42:00	Citizens Bank N.A., 1 Citizens Drive Mailstop ROP15B, Riverside, RI 02915
516594016	Email/Text: Bankruptcy.RI@Citizensbank.com	Jun 13 2022 20:42:00	RBS Citizens, POB 42113, Providence, RI 02940
516729800	Email/PDF: bncnotices@becket-lee.com	Jun 13 2022 20:47:21	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517080050	+ Email/Text: BKBCNMAIL@carringtonms.com		

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		Jun 13 2022 20:42:00	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5948
517080051	+ Email/Text: BKBCNMAIL@carringtonms.com	Jun 13 2022 20:42:00	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806, Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5948
517080817	+ Email/Text: BKBCNMAIL@carringtonms.com	Jun 13 2022 20:42:00	Carrington Mortgage Services, LLC, Attn Prober and Raphael, 20750 Ventura Boulevard, Suite 100, Woodland Hills, California 91364-6207
516594013	+ EDI: WFNNB.COM	Jun 14 2022 00:43:00	Comenity Bank/Fashion Bug, PO Box 182789, Columbus, OH 43218-2789
516594014	+ EDI: HFC.COM	Jun 14 2022 00:43:00	HSBC Card Services, PO Box 17051, Baltimore, MD 21297-1051
516731257	EDI: IRS.COM	Jun 14 2022 00:43:00	IRS, POB 7346, Philadelphia, PA 19101-7346
516594011	EDI: JPMORGANCHASE	Jun 14 2022 00:43:00	Cardmember Service/Chase, PO Box 15153, Wilmington, DE 19886
516594015	+ EDI: RMSC.COM	Jun 14 2022 00:43:00	Lowes, PO Box 530914, Atlanta, GA 30353-0914
516605028	EDI: Q3G.COM	Jun 14 2022 00:43:00	Quantum3 Group LLC as agent for, Allgate Financial LLC, PO Box 788, Kirkland, WA 98083-0788
516604995	EDI: Q3G.COM	Jun 14 2022 00:43:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
516761239	EDI: WFFC.COM	Jun 14 2022 00:43:00	Wells Fargo Bank, N.A., PO Box 10438, Des Moines, IA 50306-0438
516594022	+ EDI: WFFC.COM	Jun 14 2022 00:43:00	Wells Fargo Financial National Bank, PO Box 660431, Dallas, TX 75266-0431

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516594018	*P++	CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034, address filed with court:, Sears, PO Box 183081, Columbus, OH 43218

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 15, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0312-1

User: admin

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 13, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor BANK OF AMERICA N.A. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Maria Cozzini	on behalf of Creditor BANK OF AMERICA N.A. mcozzini@sternlav.com
Terry Tucker	on behalf of Debtor George E Bailey terrytucker@comcast.net
Terry Tucker	on behalf of Joint Debtor Heather L Bailey terrytucker@comcast.net
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7